

**KILMICHAEL BANCORP, INC.**

	CPP Disbursement Date 09/03/2010	RSSD (Holding Company) 3097850	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$133	\$139	4.4%		
Loans	\$76	\$77	1.4%		
Construction & development	\$1	\$1	-37.3%		
Closed-end 1-4 family residential	\$16	\$17	4.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-3.3%		
Commercial & Industrial	\$26	\$26	2.4%		
Commercial real estate	\$12	\$12	1.9%		
Unused commitments	\$6	\$7	29.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$10	12.2%		
Asset-backed securities	\$0	\$0	-28.4%		
Other securities	\$26	\$28	9.3%		
Cash & balances due	\$17	\$18	5.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$122	\$126	3.4%		
Deposits	\$120	\$123	2.2%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$1			
Equity					
Equity capital at quarter end	\$11	\$13	14.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	9.1%	--		
Tier 1 risk based capital ratio	13.6%	14.8%	--		
Total risk based capital ratio	14.8%	16.0%	--		
Return on equity <sup>1</sup>	12.0%	25.8%	--		
Return on assets <sup>1</sup>	1.0%	2.4%	--		
Net interest margin <sup>1</sup>	3.9%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	147.8%	243.4%	--		
Loss provision to net charge-offs (qtr)	135.3%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.2%	0.2%	--
Commercial & Industrial	2.2%	1.6%	0.1%	0.5%	--
Commercial real estate	1.1%	0.0%	0.0%	0.0%	--
Total loans	1.0%	0.6%	0.0%	0.2%	--